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Nat Billing, a tall, broad-shouldered young man of six feet in height, closed his account book with a bang, exclaiming: "Thank goodness, another day's work is done, and I can leave the office. Oh, for a day of the old fresh air life! Is it possible to live all one's time in a bank office?"

When two years previously Nat awoke one morning at Grayle Court to find that his father had been robbed right and left by his agent in the estate, he racked his brains to know what in the name of wonder he could do to earn a living.

Squire Billing had been the owner of property in a small village in Cheshire, and being of a very easy going nature had not troubled himself much about his land, leaving the management of it to his estate agent.

His only son and child, Nat, was the apple of his eye, and he had looked forward eagerly to the time, when, his boy's College days being over, Nat would be at Grayle Court to enjoy life, hunt, and as Nat said: "Unlike you, Dad, take an interest in the property." Then, just as the last term at College was ended, came the thunderclap to father and son. The agent had gone off, no one knew where, and they were practically ruined; and then it came to Nat that he must turn his hand to something.

Troubles seldom come singly; in this case the

shock caused old Mr. Billing to have a seizure, from which he never recovered consciousness, and he passed away in two days.

When finally bills had been settled and the property sold, Nat found himself the proud possessor of a few hundred pounds, instead of thousands, and had to set to work to find ways and means of earning his living.

One of his uncles was a Banker in London, and Nat wrote asking him if he could help him in his search for work. William Billing had always disapproved of his brother Nathaniel's manner of life, and at first felt very distrustful of taking on young Nat, whose mind by now, he said, must be full of extravagant Varsity ideas; but after a short time he decided to give the boy a chance, and thus it was that Nat entered the Bank, as a clerk, for a month's trial.

The wrench for Nat from the old life to the new no one could possibly understand, unless from experience, and he often said that but for his chum, Tatters, a wire-haired terrier, he felt he could not have stuck to it. These two thoroughly understood each other, and directly the latch key rattled in the lock of an afternoon, Tatters, all alert, was standing on the hearthrug to give his bark of welcome, and when the door finally opened he (Tatters) was simply beside himself with excitement; and that boisterous welcome many times smoothed out the look of discontent from Nat's

face, as he loudly exclaimed: "Well, here we are again, old chap."

Then, tea over, Tatters knew that he would get a run, wet or fine. That walk was an understood thing, and the race in the Park did them both good. Nat had promised Tatters that some day, they should go to America and see how they could get on there.

"But, at present," added Nat, "I'm too ignorant of business matters, old chum, so for a time we'll stick to this, then—freedom, freedom! I'll work on a farm, if necessary, while you, faithfullest of friends, shall chivvy rats and enjoy life generally.

Today, like many others, they started out for their spin, but it was not destined to end in the same way, for, crossing the road at Westminster Bridge, a taxi, hurrying round the corner, knocked down a young girl, who fell right across Nat's path.

When he stooped to pick her up he found she was unconscious, but in a moment she opened her eyes and thanked him for his help, apologizing at the same time for troubling him, and would have passed on, but found, to her distress, that her ankle was too much hurt for her to use it.

One glance at her had told him that she was no ordinary shopgirl or clerk, but someone of very different standing. Finding that she could not walk he took a taxi, and they motored to S. Thom-

as Hospital to have the ankle properly bandaged before she went home. During the drive she told Nat that she and her mother lived together, and that she helped to eke out a small annuity by typing in the City, and that her mother would be distressed beyond words at her nonappearance.

The refined voice assured him that his first conjecture was right, and that he was in the presence of a lady.

"We will see," he said, "what the Matron thinks; and then I will go and tell your mother."

In the meantime, Tatters, to show his willingness to be friends, jumped on the girl's lap. His master would have reproved him, had he not seen how pleased the little nervous hand was to have something to stroke incessantly.

Arriving at the Hospital, Nat simply carried the patient into the hall, where she fainted again.

The Matron, a real good sort, said she feared the ankle was broken, but if Nat would wait, she would have the little sufferer put to bed, and then report to him.

When after half an hour Moira O'Shea opened her eyes, she found herself in bed, in a large ward, as though tucked up for the night, and turning to the Matron, who happened to be standing there, she asked what it meant? "For," she added, "I simply must get home to my mother—she will be so distressed."

"My dear child," replied the Matron, "your an-

kle is broken in two places, and you must try to be patient, as it will be five or six weeks before you can use your foot. Now that you are awake will you tell us your name and address, that your friend can go and see your mother?"

Almost before she had finished speaking, a rough tongue touched Moira's hand, and there sat Tatters on the visitor's chair, as though he meant to be in this—whoever else stood out.

Because he whined so at being left in the hall Nat had brought Tatters under his arm to the ward, and no sooner had he caught sight of Moira than down he jumped, much to the amusement of the other patients, and hurrying along the floor, seated himself in the visitor's place beside Moira.

Nat, on coming to the bedside, was struck by Moira's beauty. Pale from pain, but how perfect was the oval face, while the eyes, mutely appealing to him for help, were the true Irish blue, fringed with long dark lashes. Was anyone ever so lovely, thought Nat; and he knew, from that moment, that there could never be another girl for him.

Round the forehead had strayed little rebellious curls from the mass of dark hair that had been braided up to keep it out of the way; and as Nat sat down to share Tatter's chair, he blessed the taxi driver who had given him the chance to help this sweet girl.

Very gently he asked her to give him her home

address, so that he could go at once to see her mother: "And as a guarantee that I will return and report on my success on finding Mrs. O'Shea, Tatters shall wait with you, if the Matron permits it," he added.

"But who am I to thank for all this?" asked Moira.

"Oh, just Nat," he replied; "no need for ceremony."

Great Western Road, Westbourne, was some distance from the Hospital, but in time Nat found it.

He ran up the steps of No. 26 and gave a loud peal on the bell. In a minute or so the door was opened by the landlady, who immediately asked him "who he thought he was, ringing a lidy's bell enough to pull the 'ouse down?"

Nat, somewhat nonplussed, apologized, and then meekly asked, "If a Mrs. O'Shea lived there?"

"Yes," replied the landlady, "and a nice lady she is, but very delicate; so if you want to see her you must be very careful, as she is worried this evening, because her daughter is late home; and when that happens it always gives Mrs. O'Shea a nervous headache. Never had such lodgers; no, never," continued the landlady, "don't give nobody no trouble, and 'er such a pretty young lady, too."

Nat kept his own counsel, and taking out a card,

handed it to the landlady, then he followed her upstairs to Mrs. O'Shea's door.

When he entered the room he felt as though the gates of Paradise had opened and shown him a glimpse of Heaven. The room, a long one, was bright and cozy; a dainty tea was set on the table in the centre, for two people, and rising from a couch to greet him, came a small but beautiful woman of about fifty; undoubtedly Moira's mother, so frail, however, that it would almost seem a strong puff of wind would carry her away.

Looking up at him with deep violet eyes, she said, "I don't know you, but I feel sure you bring me news of Moira. I have been so unhappy about her all day, and with us Irish folks that means trouble."

Nat, after leading Mrs. O'Shea back to the couch, told her of the accident, and that Moira was in St. Thomas' Hospital, and that everyone was most kind in taking care of her; also that the Matron thought it might be six weeks before she could use her ankle again, as it was broken in two places. The Matron hoped Mrs. O'Shea would go and see Moira whenever she liked. For himself, he said, he should go and inquire every evening after office hours, and then come and report to her, if he might.

Poor Mrs. O'Shea felt terribly lost; she had no idea how much she depended on Moira and the hundred and one things the sweet girl did for her,

and which, she now began to realize, she had taken so much as a matter of course. It was Moira who always made her her early cup of tea, and who saw that the water was hot when Mrs. O'Shea wanted to get up; it was Moira, bright and alert, who ran downstairs to see that the breakfast toast was well done, not dried to a cinder nor yet half cooked; and then it was Moira who, having settled her mother comfortably on the couch, hastily dressed to go to the office for hours, in order to earn a little more money that her mother might still have comforts.

All these little things passed through Mrs. O'Shea's mind in a moment, and as quickly the resolution was formed that she would try to shake off these invalidish ways.

She had been, before her marriage, an only and idolized child of middle-aged parents, and all her life long had been thoroughly spoiled and worshipped by them.

Then, when she married, her husband, a Doctor with a good practice, had always said she was much too pretty and winning to do anything more than amuse and play with him when he came in tired from his rounds, and so the spoiling had gone on. She had a great talent for painting which she had had much leisure time to cultivate, and once, one never forgotten once, she had a picture exhibited in a Dublin Exhibition. The joy and pride of her husband was so great that even

she, the spoilt idol of his heart, could never forget his unbounded delight when he heard of her winning a prize. This all passed through her mind as she sat opposite to Nat, quietly thinking for a minute.

Moira, her only child, was very like her mother in appearance, although she had more of her father's disposition. She had inherited his happy, loving temperament, and was always singing or whistling. Together they had had a good deal of fun in an evening. She with her harp and her father at the piano; and somehow, she (Moira) never knew exactly how she had got the idea deeply rooted in her mind that her mother was one of the people who needed spoiling, but she and her father managed it very well. Theirs was a home that many envied.

Then came the cruel blow. Dr. O'Shea caught a fever from a patient, and was soon no more. The two who loved him dearly were nearly crushed under the terrible sorrow, but that was not all. They soon heard that through Dr. O'Shea's generosity to everyone, especially the very poor, he had really left very little invested money, and the two, whom he would have saved every finger ache, would have to manage carefully to make both ends meet.

Poor Mrs. O'Shea was absolutely prostrated, and it was then that Moira pulled herself together, although she was only a child of nineteen,

and they came up to town, in order that Moira might try to find some work, to increase their income.

This was the story that Nat got to hear by degrees, during his regular visits to Mrs. O'Shea, and it greatly inspired him to push on and do well, although at the time he scarcely realized the force that was compelling him.

When Nat left Mrs. O'Shea's home that first evening with a small valise of necessary things for Moira, and a message from Mrs. O'Shea that she would see Moira the first thing in the morning, what a different Nat he felt. Somehow, London didn't seem to look such a lonely place now for "a poor devil of a bank clerk up from the country," as he put it. The glimpse of that home, the dainty tea table, Moira's harp in the corner, the soft light, and the cheerful look of the chintz covered furniture warmed something in his heart, and determined him that some day there should be another home, similar to that, but not in town. His face looked far happier than it had yet looked since he came to London, his step was more brisk, and he felt now that he had an object in life; that life held more for him than he had ever thought it would; in fact, that life was indeed worth living.

He ran up the steps of the Hospital, and the Matron, who just then stood in the hall, speaking

to the House Surgeon, saw, and thought she understood, the change in his face.

She came forward, saying to Dr. Watson:

"This is the friend who brought in the beautiful little Irish patient upstairs. Doctor, may I introduce Mr. Nat Billing?"

The men shook hands, but—they knew not why—each felt there would be war! That they would be rivals. Nat, at any rate, felt that Moira would be well looked after by the resident House Surgeon!

The Matron preceded Nat up to the ward where Moira was, and scarcely had they reached the door when Tatters bounded up to Nat, and catching hold of his trouser leg, literally dragged him to Moira's bedside.

Nat delivered all his messages, handed over the valise, and after five minutes' chat he left Moira with a promise to call next day, if the Matron permitted. That good lady fully understood human nature, and told Nat he might call, but she could not promise to let him see Moira always, as the other patients must be considered.

Once outside the Hospital it would have been impossible to say which felt the happier, Nat or Tatters.

"Life's a different thing, Tatters, old chap," said Nat. "We have turned over a new leaf in the book of life, and now things may look more rosy and bright." Tatters, not being able to speak

man-language, nevertheless showed that he fully understood and agreed with what Nat said, by giving a bark.

Upon arriving home, the landlady greeted Nat with the remark: "Your dinner must be spoilt, Sir, which it's no fault of mine, as you never said you was going to be so late. And, Sir, there's my boy, Jack, a-worrying hisself silly over them sums, like what you helped him with last week—he's so frightened you've hurt yourself or something."

"Well, never mind, Mrs. Rose," said Nat. "The dinner doesn't matter, and when I've eaten it, that is, if I can, send Jack up to me with the sums; I'll spare him twenty minutes this evening, not more."

Nat felt like another man from tonight. All day long the thought ran through his mind "To-night you'll have news of Moira, and see her mother," and it so cheered him that the office hours didn't seem so tedious; and when he got home there was his chum, Tatters, on the rug to welcome him, and give his hand an extra lick, directly he mentioned the word "Hospital."

Each evening Nat turned up at the Hospital, and the Matron, who had taken a liking for the fine young fellow, always interviewed him in her own room. From the first she had told Nat that the visiting days were Wednesday and Sunday, and that she could not make an exception in Moira's case, except for her mother. She noted

very quickly the change in his face, and added, "Come here each evening, and I'll report direct to you, then on Sundays you can stay the two hours." Nat took some violets each evening for Moira, sometimes a paper, too, but somehow he didn't feel quite comfortable about things in general.

On the first Sunday when he and Tatters saw Moira, he thought he had found the reason for his unhappiness, for Moira's sidetable was simply covered with beautiful flowers, whilst books and a lovely big box of chocolates lay on the bed.

The green-eyed monster, Jealousy, took possession of Nat, and entirely blinded him to the fact that his modest little gift of violets were close up to Moira herself, standing, indeed, where she need scarcely turn her head to smell their fragrance. Then, to make matters worse, after about three weeks, he noticed that when Mrs. O'Shea had opened and partly read Moira's daily letter to her, she began to speak of the kindness that Moira seemed to meet with and the attention she received from the House Surgeon in sending her flowers, books and chocolates, until at last Nat dreaded the letters being opened for fear that he should hear something more. Tatters quite understood things, and as soon as Mrs. O'Shea began speaking of the Hospital he pressed himself against Nat's leg very closely, as much as to say, "You've got me to help you; just go in and win."

Nat had come in contact with the opposite sex very little or he might have tumbled to things more readily.

The following Sunday, when Nat went to see Moira, the roses were so gorgeous that he remarked upon them.

Moira, blushing slightly, said: "Yes: Dr. Watson sends me so many flowers."

Nat handed her his modest bunch of violets, saying: "Of course these can't bear comparison with the roses, Moira, but will you take them?"

Moira did take them, thanking him very much, and turning round, placed them quite close to the bedside.

"Do you see very much of Dr. Watson?" Nat then inquired.

"Yes," said Moira. "He comes with books, and then when Matron permits, he sings to us; he has a lovely voice. Mother was here when he came in yesterday, and he asked her if he might come and see us when I go home."

If Nat had seen the wicked little twinkle in Moira's eyes how many hours of unhappiness he would have saved himself. But love, they say, is blind; and in Nat's case, very much so. He was desperately in love with Moira, in fact, he could not now imagine life without her. Sometimes he almost made up his mind to tell her so; and then he argued with himself.

"A bank clerk! What sort of a home can he

offer a girl? A slow rise of a few pounds a year: why, it's cheek to think of it. There's Watson; well, he can give her a position and make a home for them both, if he likes. Just act like a man, and don't be a fool."

Now just as luck would have it, an uncle of Nat's, living in the country near Reading, wrote and asked him to spend the next week end with him, and Nat, feeling that a different air might make him feel in a different mood, accepted the invitation for himself and Tatters.

When he gave his violets for Moira to the Matron on Friday evening, he sent a message to say that he should not be able to see her on Sunday, as he should be out of town, but would do so on the following Sunday.

What a pity that Nat did not see the tear of disappointment that fell on the violets after the Matron had left her.

Nat enjoyed his week end, and, needless to say, so did Tatters. The smell of the country after London seemed somehow to intoxicate them both, and they felt even the meals were a bore, to keep them in the house for half an hour. On Monday when Nat was leaving, his uncle said:

"Come as often as you can, Nat, my boy; it's a treat to see anyone enjoy things as much as you have done." And Nat, nothing loath, promised to do so.

When he went to see Moira the next Sunday, she

inquired most carefully about his week end, and also told him that she would be going home during the week, and that her mother would be most pleased to see him at their home the next Sunday, when she, too, could thank him properly for all his kindness to her.

Nat readily thanked her, and said that both he and Tatters would be delighted to pay her a visit at home the following Sunday.

How long to Nat that Sunday seemed in coming! But when at last it dawned, what a glorious day it was. How wonderful, Nat thought in his happiness, to be alive, and how glorious to feel so well and strong. "Everything, old chap," he added to Tatters, "seems coming our way; and I mean to chance my luck this afternoon, clerk or no clerk."

Now Nat, in his daily and regular visits to Mrs. O'Shea, had been told that in the future he was to knock and then open the door and go in. So on the Sunday he ran up the stairs two steps at a time, followed by the dog, then paused for a moment on the threshold of Mrs. O'Shea's room to recover his breath. After knocking lightly, he turned the handle and would have entered, but for the apparition that greeted him.

In the middle of the hearthrug stood Moira and Dr. Watson, who, with his arm round her, was speaking very earnestly in her ear. It is true, her head was very erect, and her whole body as stiff

as a poker; but Nat, too utterly flabbergasted at the spectacle, did not notice this, and shutting the door very quietly, staggered down the stairs as though intoxicated.

Not so Tatters. He, sensible doggie that he was, sat down and waited. His remembrance of past teas was much too keen to forego this one by undue haste, so he calmly sat there, the cute old stager, and waited events.

He didn't need to wait long, for just five minutes after Nat had left the house the door opened again, and Dr. Watson, with disappointment and anger depicted on his face, came out and hurriedly left the house.

Tatters felt that something must be wrong; first, his master went away, and without tea; then Dr. Watson left in a temper; now, he thought, it's my turn, so he pushed the door that was ajar, open, and looked in. No sooner did Moira catch sight of Tatters than she picked him up, giving him such a hug, and crying real tears over him. He thought he must have done something to win the "Iron Cross" he'd heard so much of lately, but when presently Moira asked him where his master was, his ears fell a bit, and he trembled lest after all he should miss his tea, or have to go shares with Nat over Moira.

Nat, in the meantime, had gone home. He called himself all the names imaginable for not clearly understanding what the flowers, etc., from Dr. Watson to Moira meant. "You've just been a

blind idiot," he said; "but how I wanted you, my lovely Moira." And, big, strong fellow as he was, he leaned his arms on the table, and with bowed head, sobbed like a child.

Presently he missed Tatters, but even that didn't rouse him as it would have done at another time; he just felt that life was nothing more than an empty husk, and nothing mattered.

Just then a scratching on the door drew his attention, and on opening it, there stood his faithful friend, Tatters—and also Moira.

Without giving him a chance to speak, Moira said: "Tatters tore one of my frocks, trying to drag me here, and would give me no peace at home until I put on my hat to come, so please forgive my intrusion. I fear you are in trouble, though?"

Nat, having recovered from his confusion, stooped down and literally gave Tatters a kiss. When he looked up, Moira said: "That's just what I did! And, Nat, why didn't you come to tea as well as Tatters?"

Moira's eyes gave the show away, and the next thing that she remembered was feeling her lover's two strong arms pressing her to him, while for a short time she could say nothing, as her lips were otherwise occupied.

After a time, with two wicked, mischievous eyes looking into Nat's, Moira said:

"Now you must be questioned. Weren't the flowers lovely Dr. Watson used to send me, Nat?"

"Oh, yes," said Nat; "lovely, sweet."

"Weren't the chocs delicious, Nat?"

"Can't say," replied Nat; "I was never asked to try one."

"Didn't the books look interesting, Nat?"

"Shan't answer you, Tease," said Nat.

"Well, you know, my dear, I didn't smell one of the flowers; I gave all the chocs away to the other patients; and the books I never opened; and to-day I sent the giver about his business, so you could have come to tea. I myself love violets."

Pause.

Nat took Moira home, and although he explained to Mrs. O'Shea that he could only offer Moira a very modest home, but that it would be his very greatest delight to work for her, and that he never expected to be rich, Mrs. O'Shea consented to the engagement, for she said:

"Love surpasses riches any day, Nat; and I only wish for Moira's happiness."

When, later in the evening, Nat took his departure, Moira was wearing his own mother's engagement ring, one lovely pearl in an old fashioned gold setting.

Fate is kind at times.

Just one month before the day fixed for the wedding, Nat's uncle, near Reading, wrote asking him to take Moira down for the week end.

The old man had very much admired the way Nat had stuck to his distasteful work in London, and determined to give him a big surprise for his

wedding present. So finding that Grayle Court could still be bought, he purchased it and had it put in thorough repair.

After dinner on the Saturday night Mr. Billing said to Moira: "Now, my dear, you must come to my den with me, as I should like to give you your present there." Moira, looking radiantly happy, and altogether lovely in a simple white frock, took his arm, and away they marched, followed by Nat.

Mr. Billing took a leather case from his iron safe, and handed it to Moira, saying: "They were bought years ago, dear, for someone very like you. Moira, will you please accept them with my love?"

Moira took the case and opened it to find a lovely string of the most perfect pearls, and for the moment could not speak, so she put her arms round the old man's neck and kissed him, then with her soft lace hanky, she wiped a tear off both his cheeks.

"Now for Nat's turn," he said, as soon as he had recovered himself. And he held out to Nat the roll of deeds for his old home, Grayle Court.

"But, uncle," after a cursory perusal, "These deeds are for my old home."

"Quite so, quite so, my lad," said Mr. Billing. "What more suitable place could you find to which to take this little Tease? And may you both be happy for many years."

Tatters, in the meantime, stood on the hearth-rug, with his ears pricked up, and wagging his tail, to show his entire approval of their change of plans.

"JANE."